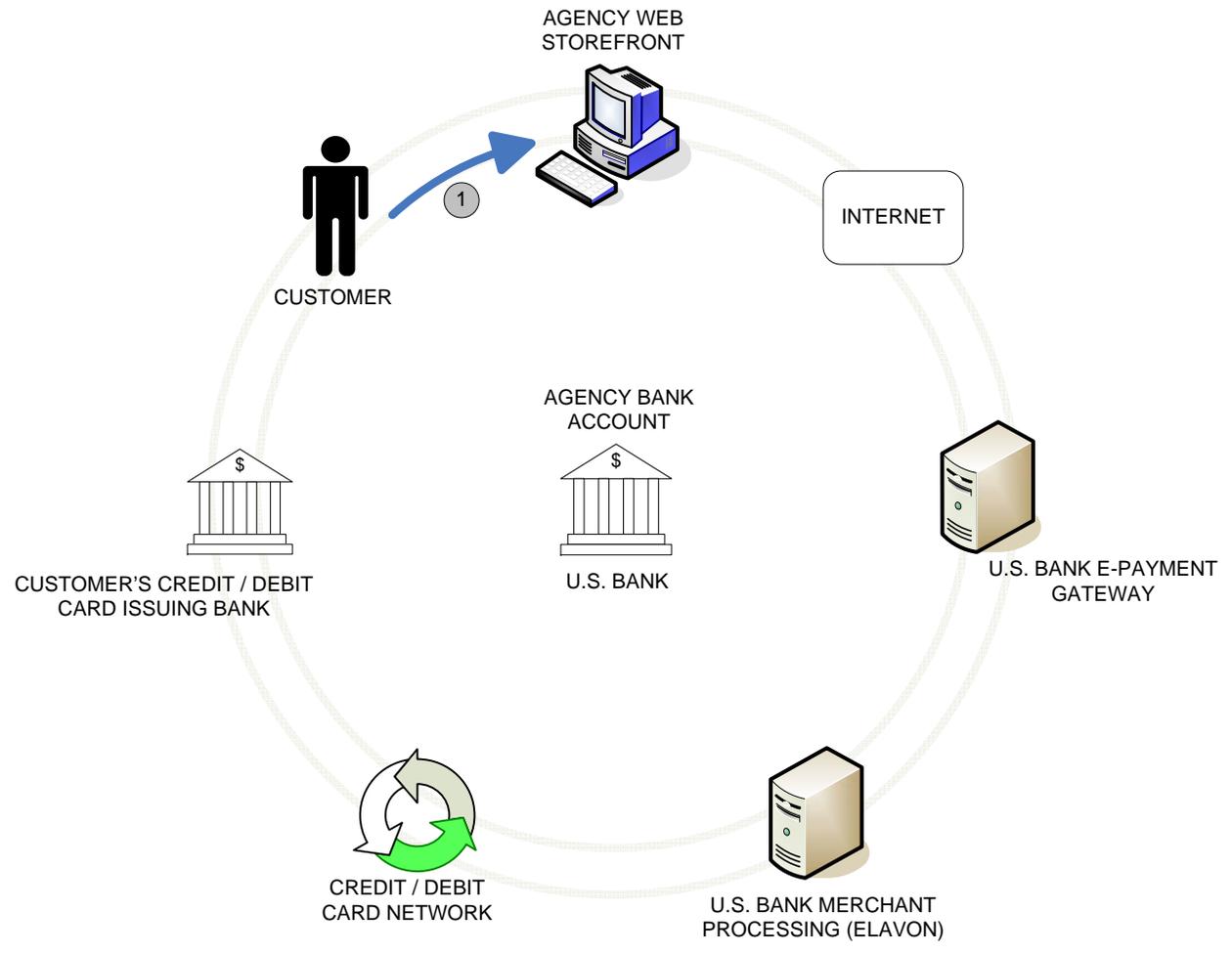


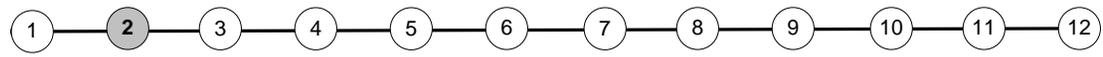
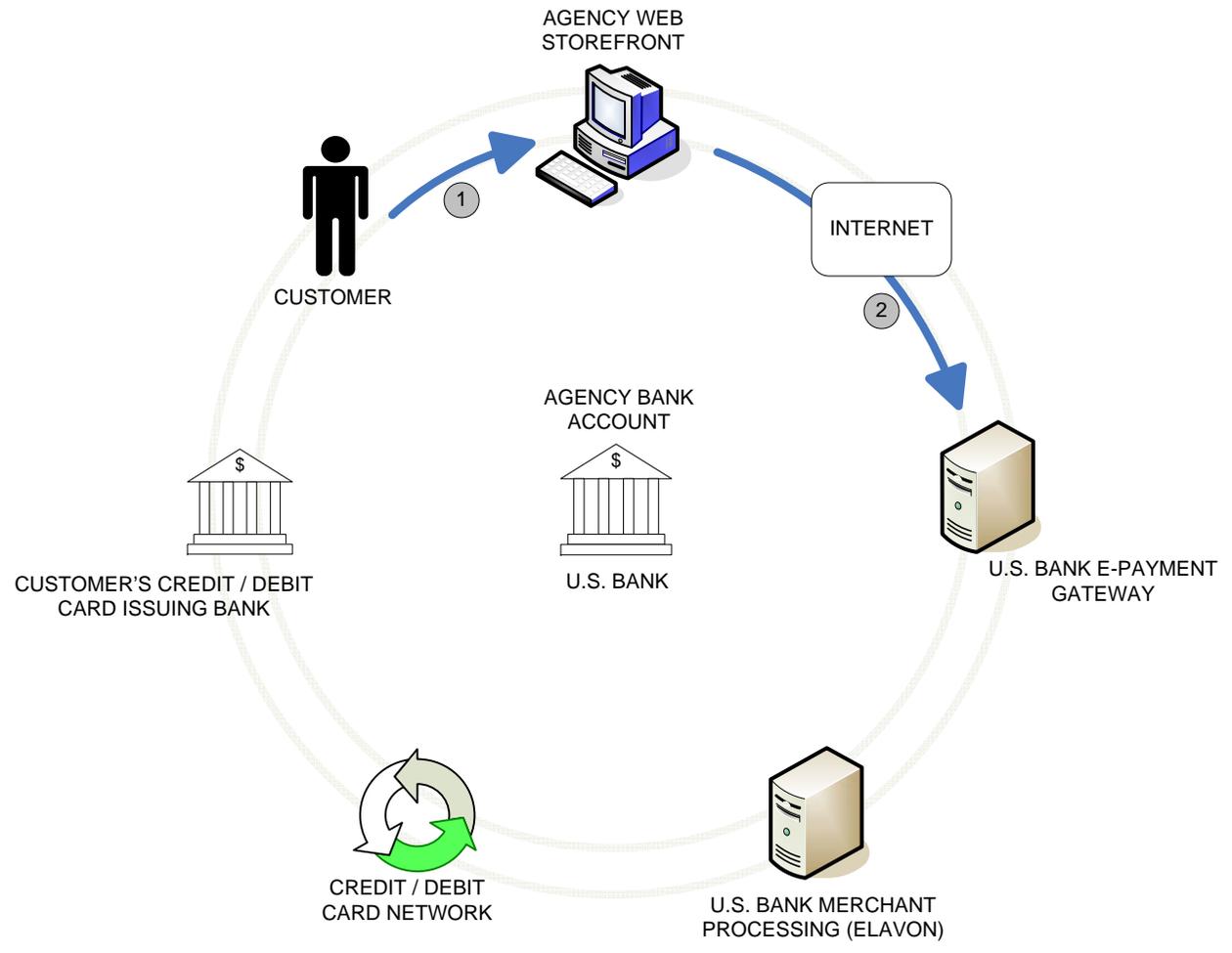
CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

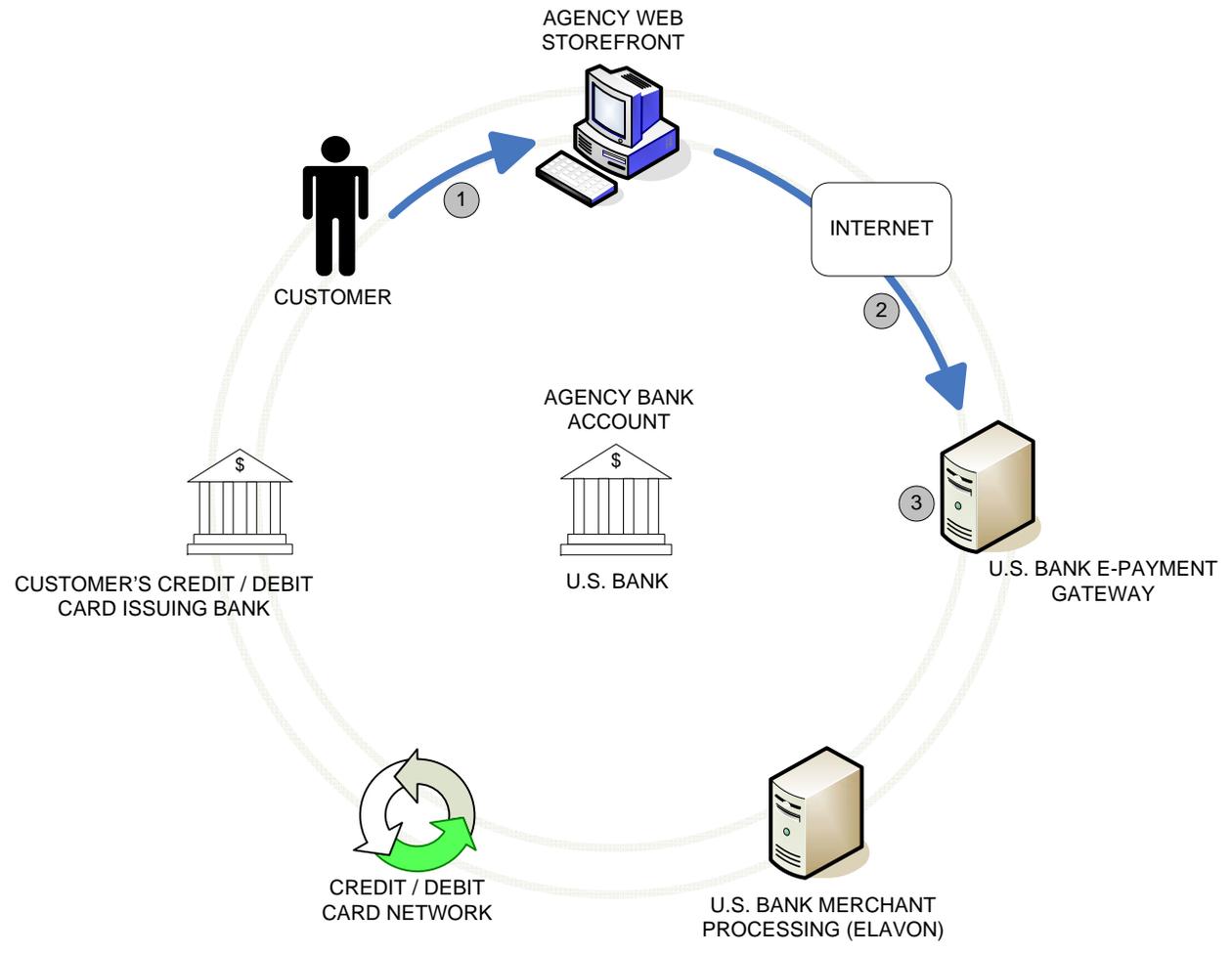
Step 1: Customer connects to agency's web storefront via the Internet.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



Step 2: Customer's web session is re-directed to U.S. Bank's E-Payment Gateway.

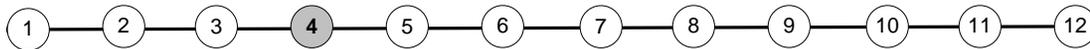
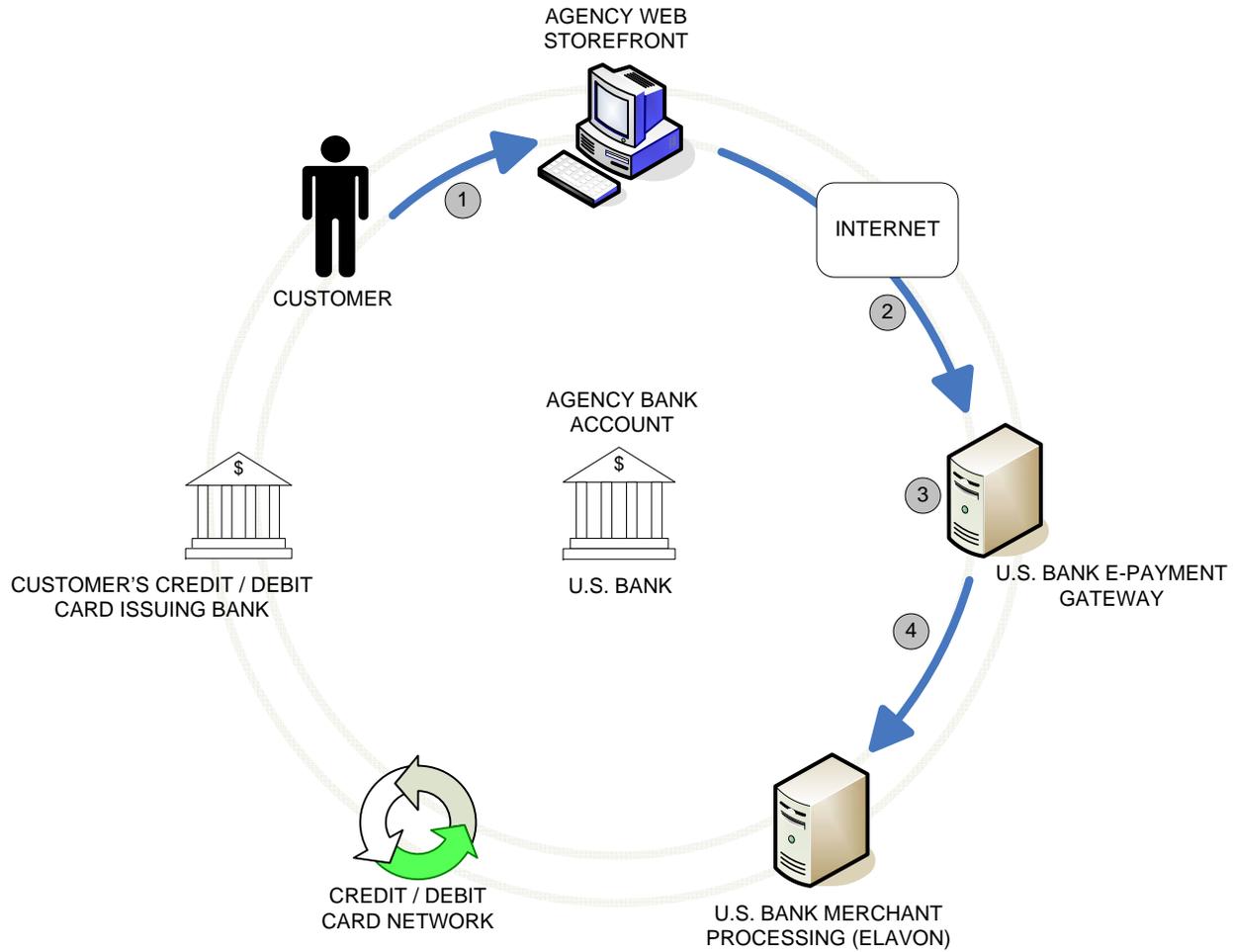
CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

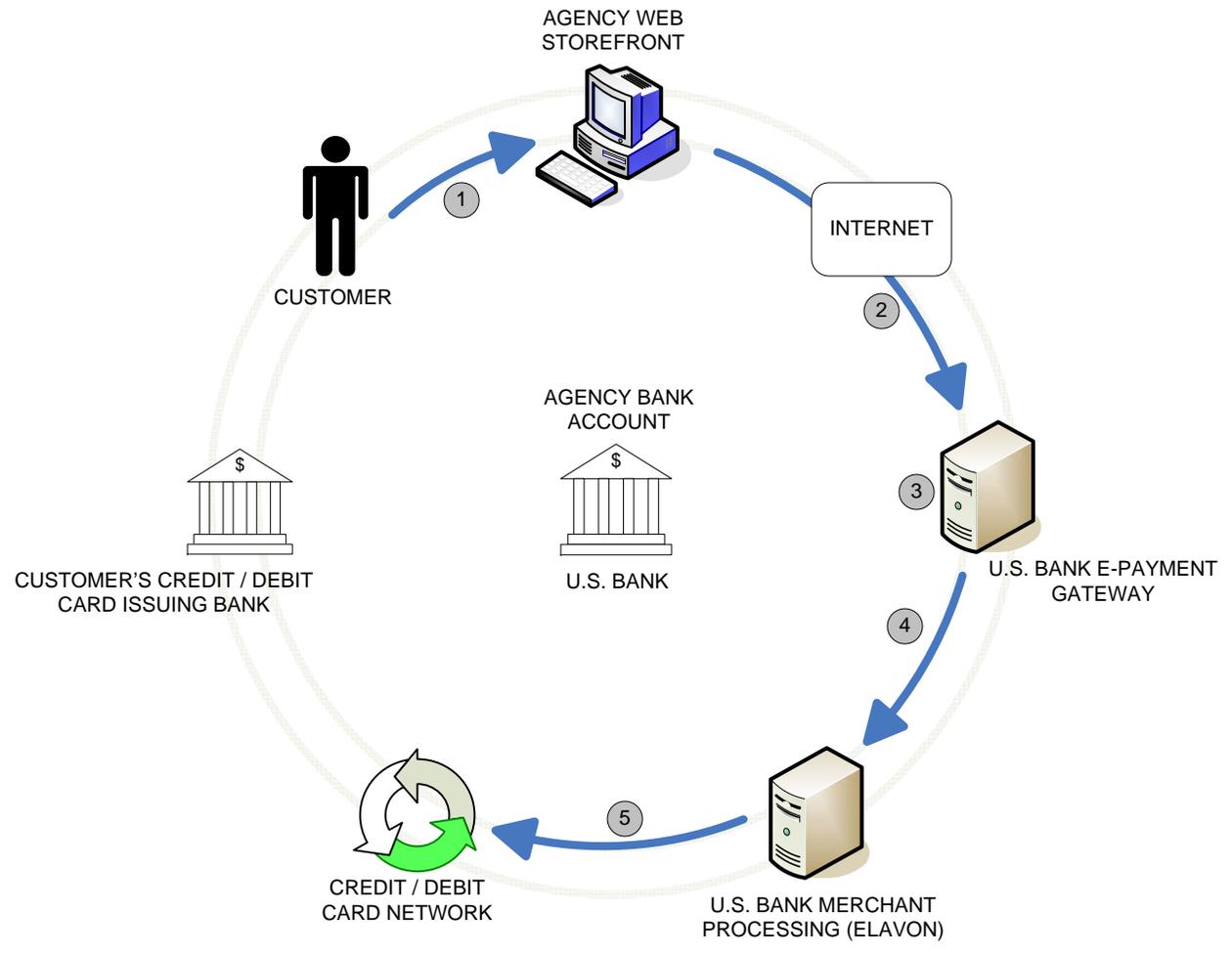
Step 3: Customer enters card information on payment pages hosted by U.S. Bank.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



Step 4: Authorization request is sent from U.S. Bank E-Payment Gateway to the merchant processor, Elavon.

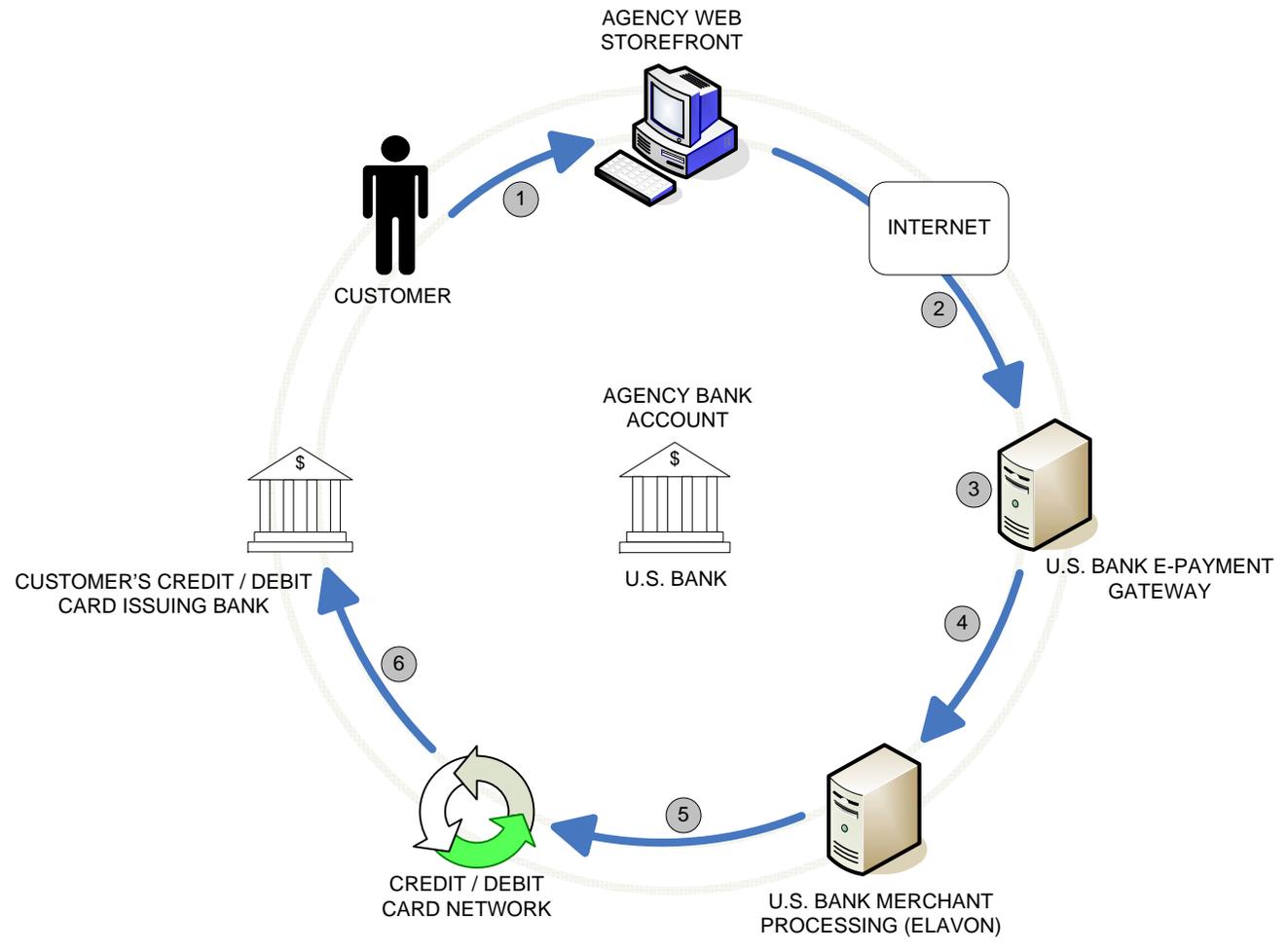
CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

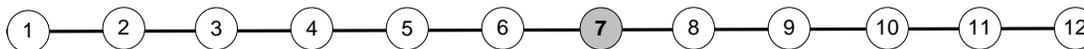
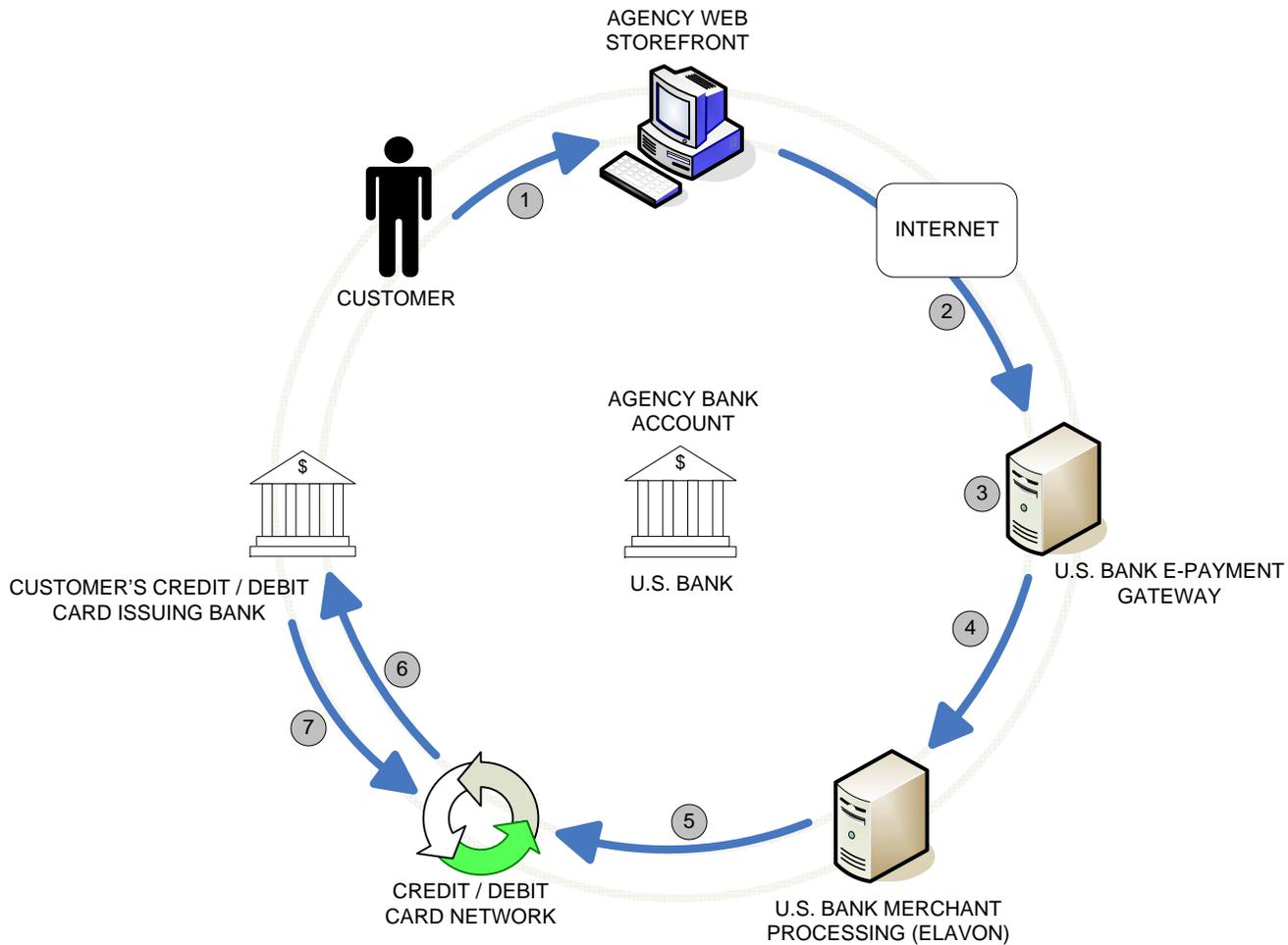
Step 5: Elavon routes the authorization request to the Credit / Debit Card Network.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



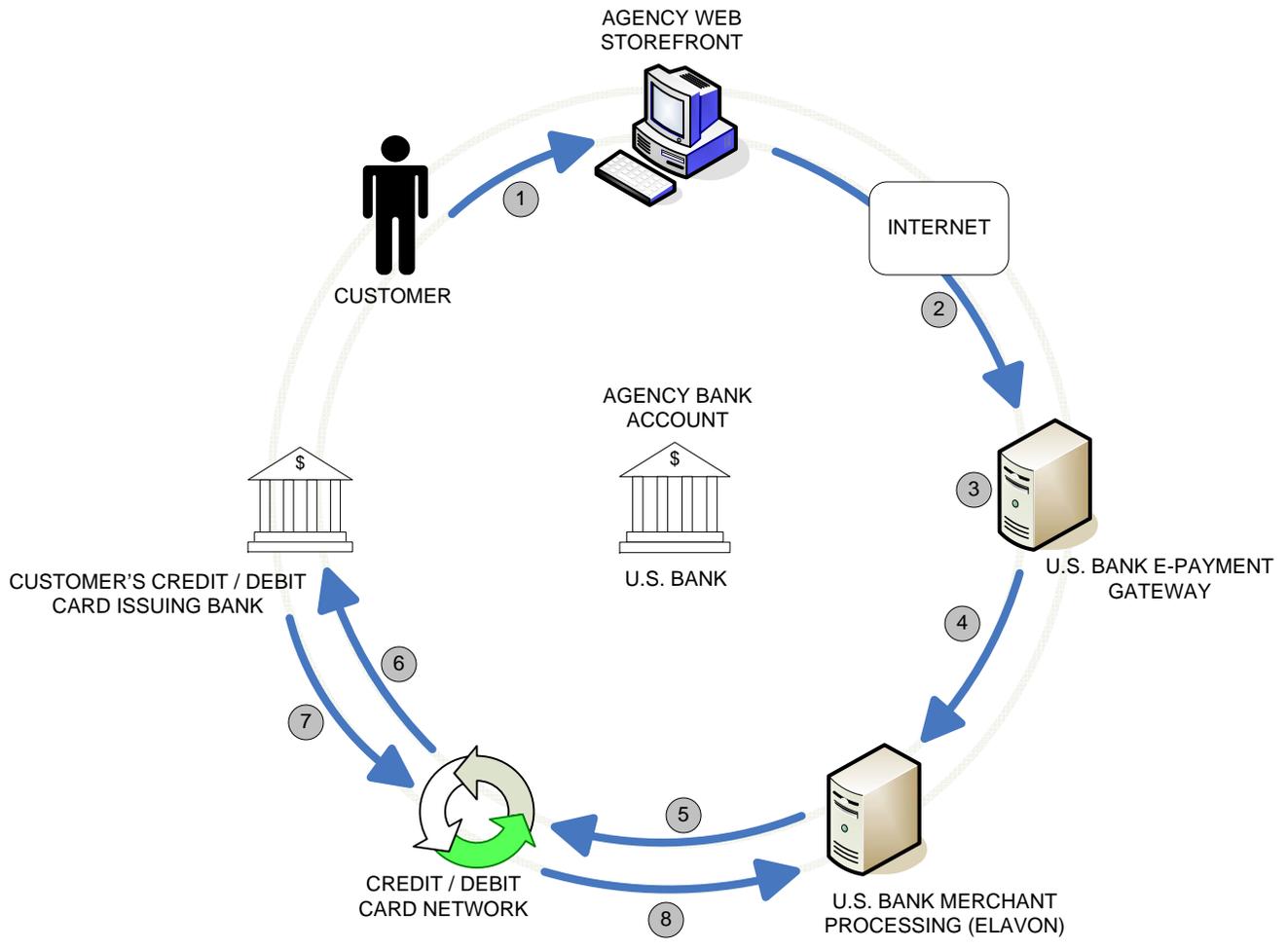
Step 6: The Credit / Debit Card Network sends the authorization request to the customer's card issuing bank.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



Step 7: The customer's credit / debit issuing bank approves or declines the transaction based on the customer's available funds and passes the transaction results back to the Credit / Debit Card Network.

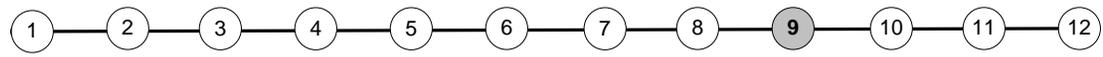
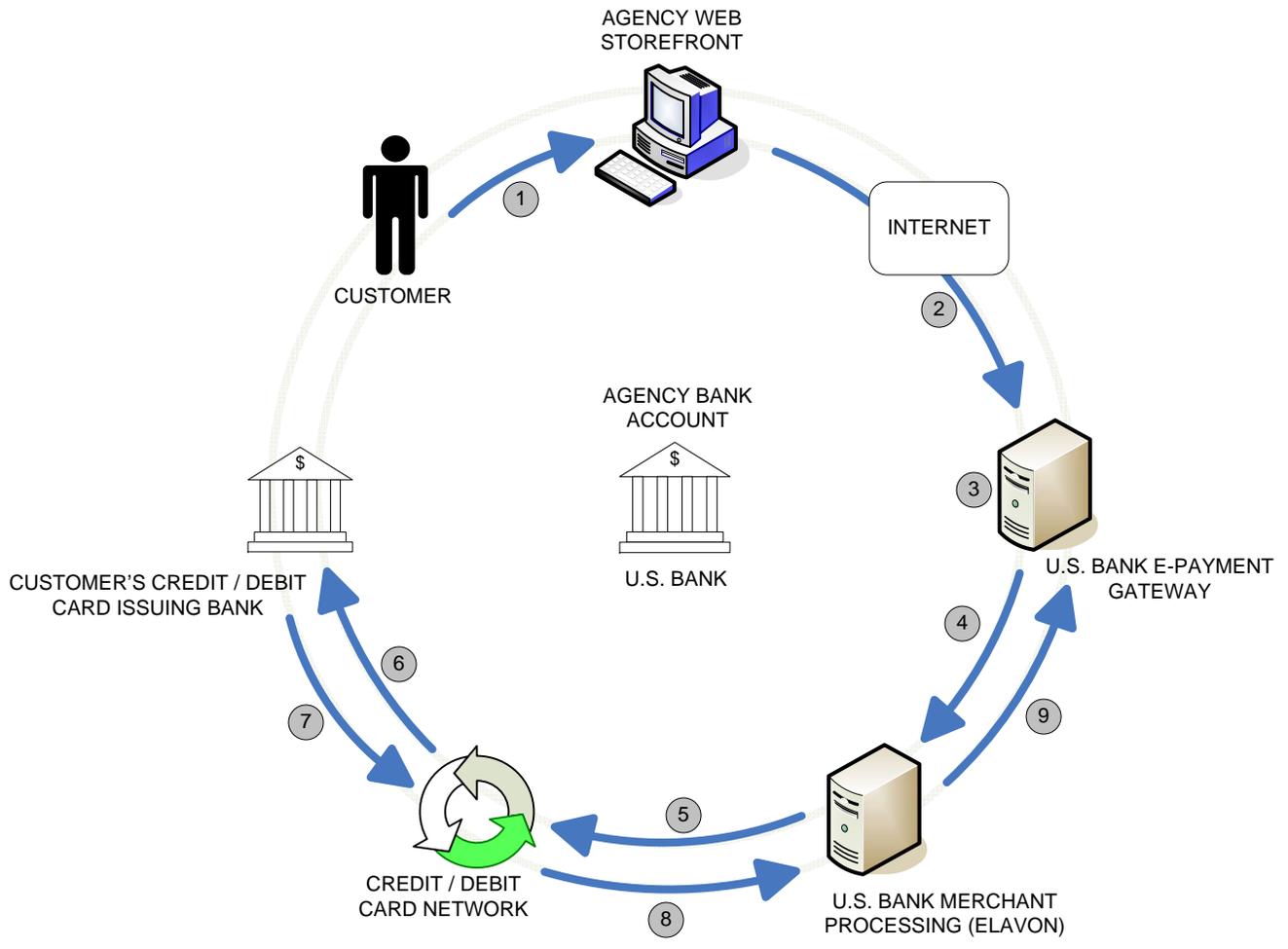
CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

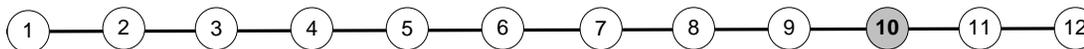
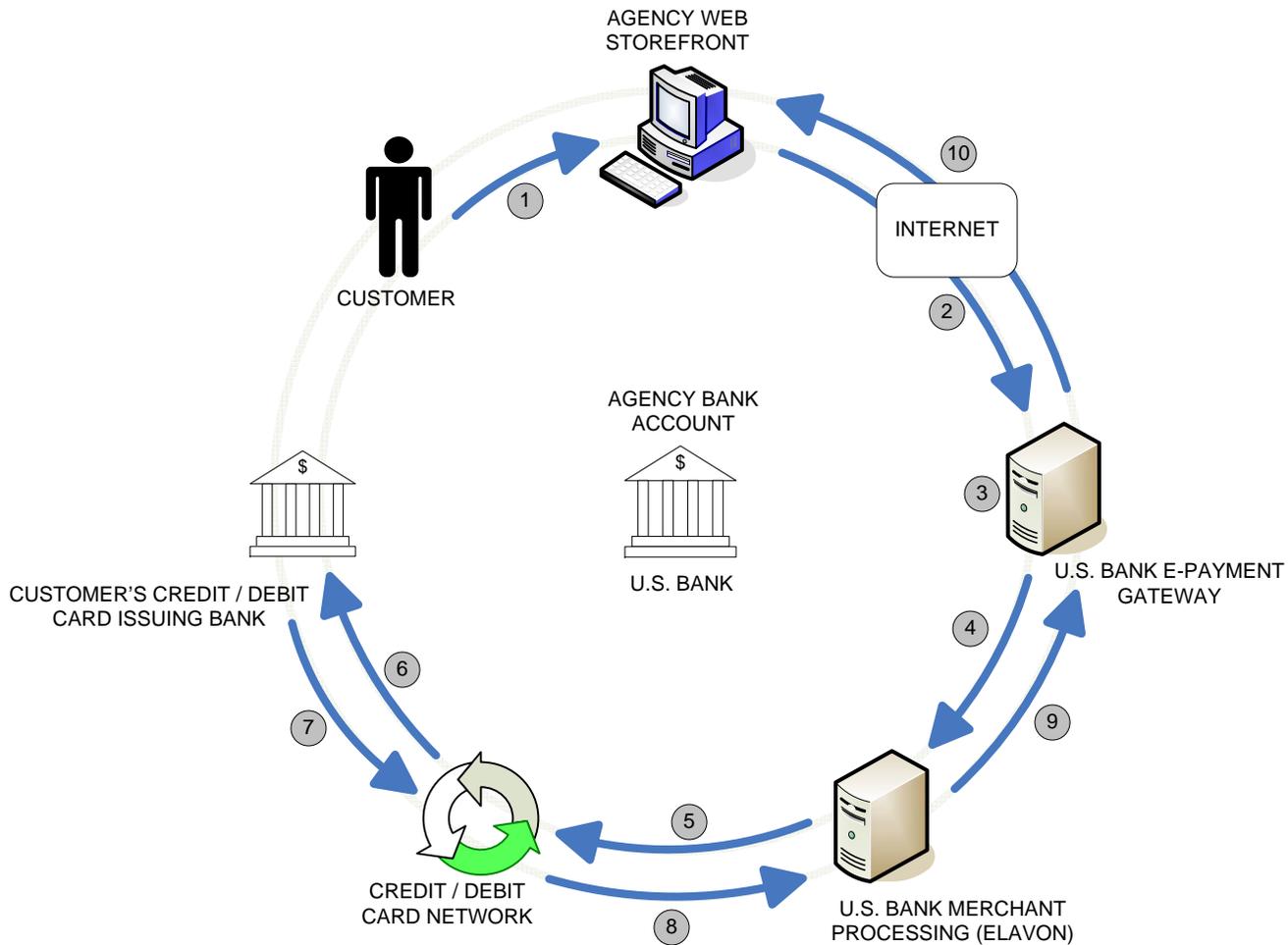
Step 8: The Credit / Debit Card Network relays the transaction results to Elavon.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



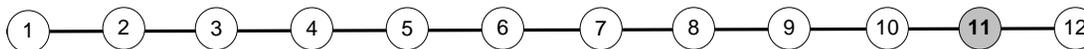
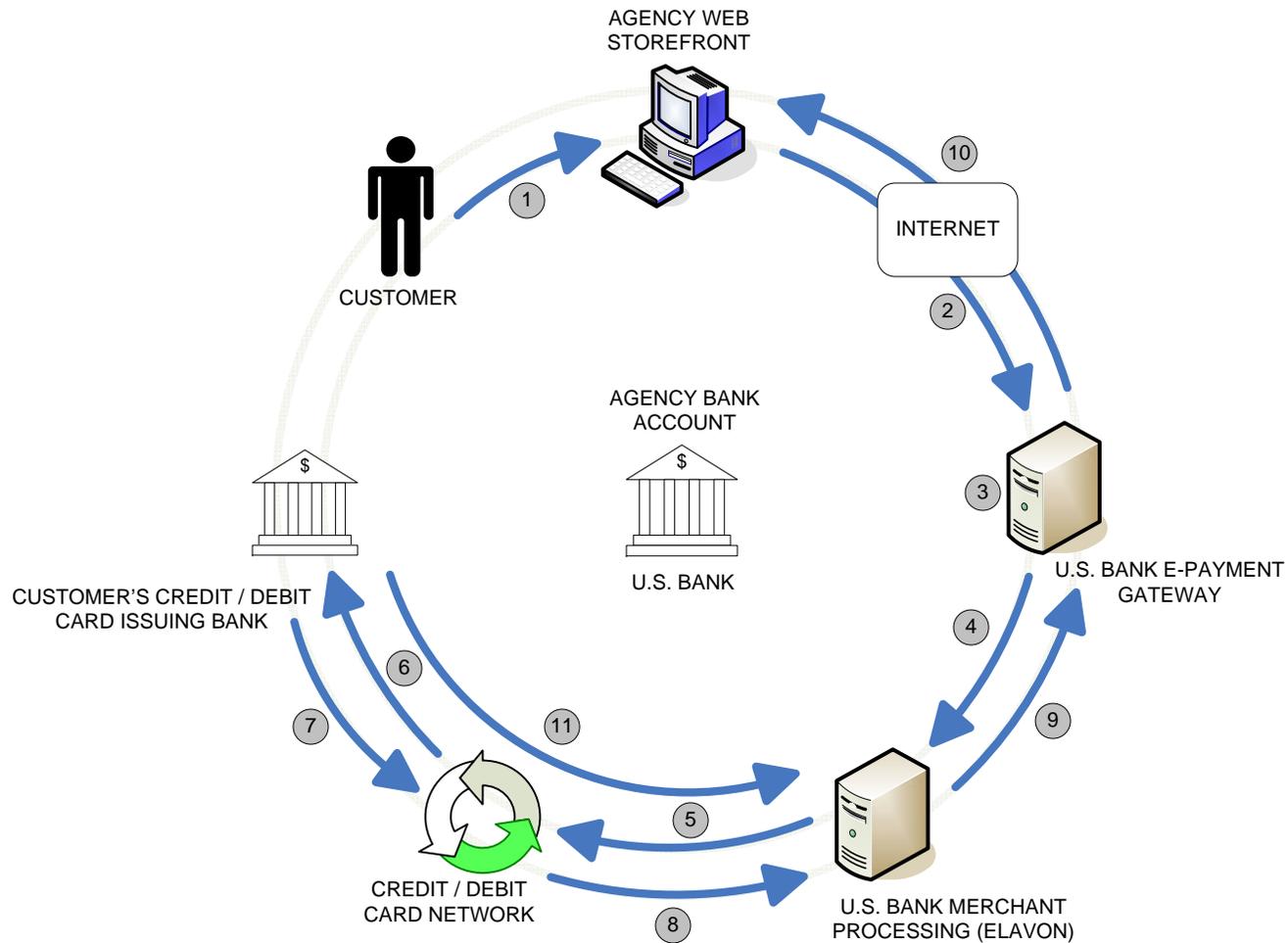
Step 9: Elavon relays the transaction results to the U.S. Bank E-Payment Gateway.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



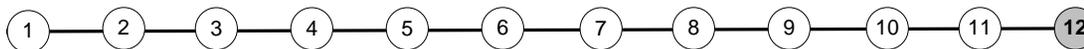
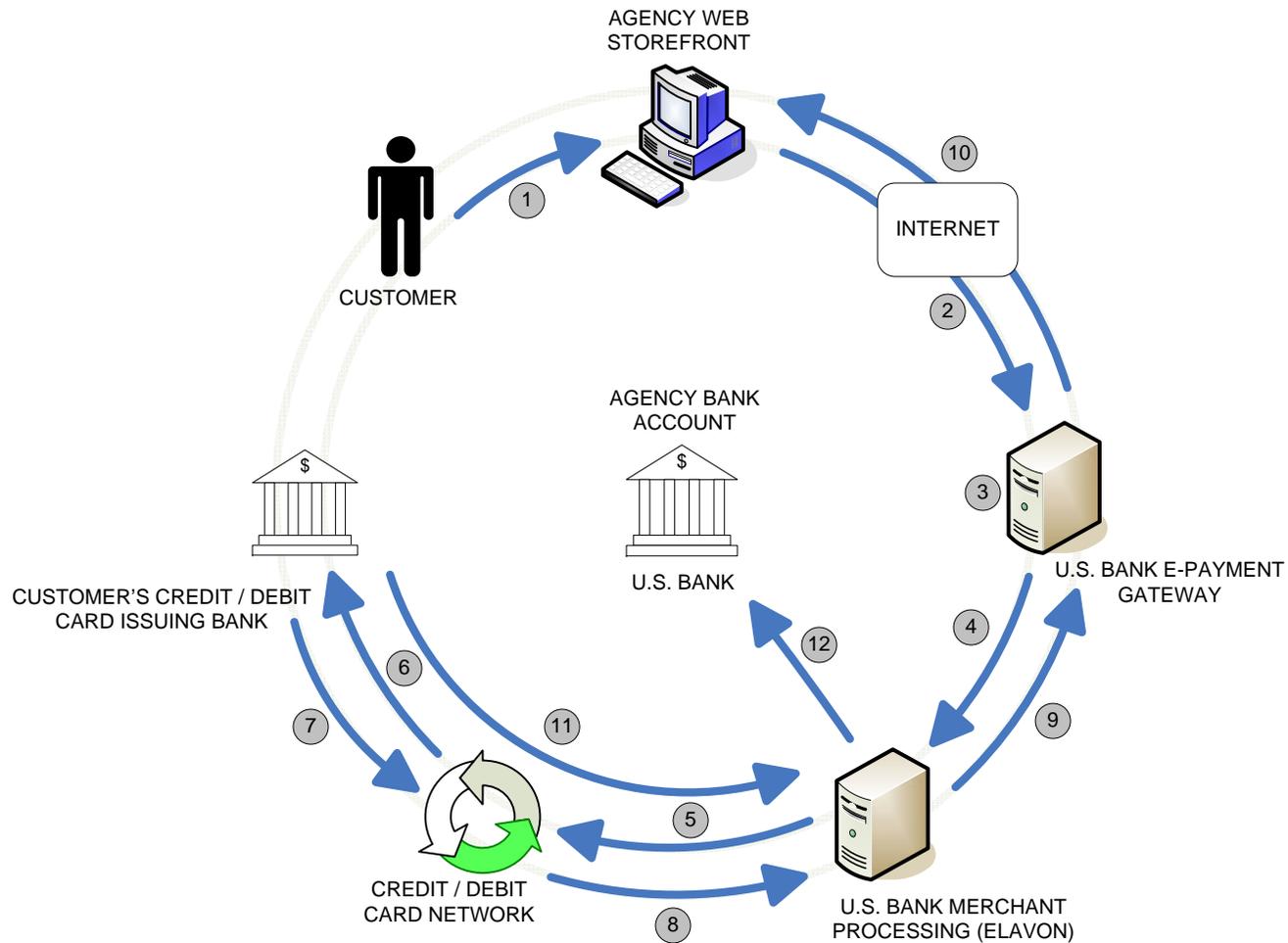
Step 10: The U.S. Bank E-Payment Gateway displays the authorization results to the customer and forwards a real time payment confirmation to the agency (if applicable).

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



Step 11: The customer's credit / debit card issuing bank sends the appropriate funds for the transaction to Elavon.

CREDIT / DEBIT CARD PROCESSING FOR ONLINE APPLICATIONS



Step 12: Elavon deposits the daily authorized payments to the agency's bank account. This step is known as the settlement process. Authorizations approved during the 24 hour period ending at 1:30 a.m. (C.T.) are deposited at 8:00 a.m. (C.T.) the same morning.